

Information to identify the case:			
Debtor 1	Robert Michael Jones		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court Northern District of Georgia Court website: www.ganb.uscourts.gov			
Case number: 18-66555-wlh			
Social Security number or ITIN xxx-xx-3596			
EIN ---			
Social Security number or ITIN ---			
EIN ---			
Date case filed for chapter 13 10/1/18			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov). Copy fees or access charges may apply. A free automated response system is available at 866-222-8029 (Georgia Northern). You must have case number, debtor name, or SSN when calling.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Robert Michael Jones	
2. All other names used in the last 8 years		
3. Address	5458 Mountain View Pass Stone Mountain, GA 30087	
4. Debtor's attorney	Howard P. Slomka Slipakoff & Slomka, PC Overlook III - Suite 1700 2859 Paces Ferry Rd, SE Atlanta, GA 30339	Contact phone (404) 800-4001 Email: se@myatlilaw.com
5. Bankruptcy trustee	Nancy J. Whaley Nancy J. Whaley, Standing Ch. 13 Trustee 303 Peachtree Center Avenue Suite 120, Suntrust Garden Plaza Atlanta, GA 30303	Contact phone (678) 992-1201 www.njwtrustee.com
6. Bankruptcy clerk's office	M. Regina Thomas Clerk of Court 1340 United States Courthouse 75 Ted Turner Drive SW Atlanta, GA 30303	Office Hours: <u>8:00 a.m. - 4:00 p.m.</u> Court website: www.ganb.uscourts.gov Contact phone 404-215-1000

For more information, see page 2

<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Bring a copy of this notice with you. Creditors may attend, but are not required to do so. Cellular phones and other devices with cameras are not allowed in the building.</p>	<p>November 15, 2018 at 12:30 PM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>TO THE DEBTOR: Bring an original government issued photo ID and confirmation of social security number. Provide the Trustee a copy of your most recently filed tax return seven days prior to the meeting, but DO NOT FILE WITH THE COURT.</p> <p>TO OTHER PARTIES: Objections to confirmation must be filed and served in accordance with FRBP 3015 at least seven days before the date set for the confirmation hearing.</p>	<p>Location: Third Floor – Room 368, Russell Federal Building, 75 Ted Turner Drive SW, Atlanta, GA 30303</p>
<p>8. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>Deadline to file a complaint to challenge dischargeability of certain debts: You must file:</p> <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). <p>Deadline for all creditors to file a proof of claim (except governmental units):</p> <p>Deadline for governmental units to file a proof of claim:</p> <hr/> <p>Deadlines for filing proof of claim:</p> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.</p> <p>To file a claim electronically, visit www.ganb.uscourts.gov and access the ePOC tab.</p> <p>If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the plan or schedules filed by the debtor. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p>Filing deadline: 1/14/19</p> <p>Filing deadline: 12/10/18</p> <p>Filing deadline: 4/1/19</p> <hr/> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>
<p>9. Filing of Plan, Hearing on Confirmation of Plan, Allowance and Approval of Debtor's Counsel Attorneys Fees</p>	<p>Debtor's counsel is responsible for mailing the plan if not filed contemporaneously with the petition. The hearing on confirmation will be held: Date: 12/19/18, Time: 01:30 PM, Location: Courtroom 1403, Russell Federal Building, 75 Ted Turner Drive SW, Atlanta, GA 30303</p>	
<p>10. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>11. Filing a chapter 13 bankruptcy case</p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<p>13. Discharge of debts</p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.</p>	

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Northern District of Georgia

In re:
 Robert Michael Jones
 Debtor

Case No. 18-66555-wlh
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 113E-9

User: trp
 Form ID: 309i

Page 1 of 1
 Total Noticed: 16

Date Rcvd: Oct 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2018.

db +Robert Michael Jones, 5458 Mountain View Pass, Stone Mountain, GA 30087-6032
 21857342 +Carrington Mortgage Se, 1600 S Douglass Rd Ste 2, Anaheim, CA 92806-5951
 21857347 +Homeside Propertie, 2555 Westside Parkway, Suite 600, Alpharetta, GA 30004-4191
 21857352 +Jana C Jones, 4140 John Alden Court, Stone Mountain, GA 30083-4719
 21857355 +Us Auto Finance/us Aut, 824 N Market St Ste 220, Wilmington, DE 19801-3024

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: se@myatllaw.com Oct 02 2018 22:32:45 Howard P. Slomka,
 Slipakoff & Slomka, PC, Overlook III - Suite 1700, 2859 Paces Ferry Rd, SE,
 Atlanta, GA 30339
 tr +E-mail/Text: bnc@njwtrustee.com Oct 02 2018 22:35:50 Nancy J. Whaley,
 Nancy J. Whaley, Standing Ch. 13 Trustee, 303 Peachtree Center Avenue,
 Suite 120, Suntrust Garden Plaza, Atlanta, GA 30303-1216
 21857343 +E-mail/Text: bankoe@ccbinc.net Oct 02 2018 22:33:02 Eagle Accounts Group I,
 7510 S. Madison Avenue, Indianapolis, IN 46227-5510
 21857345 +E-mail/Text: bknotice@ercbpo.com Oct 02 2018 22:34:35 Erc, 8014 Bayberry Rd,
 Jacksonville, FL 32256-7412
 21857346 EDI: GADEPTOFREV.COM Oct 03 2018 01:53:00 Georgia Department of Revenue,
 1800 Century Blvd, Suite 17200, Atlanta, GA 30345
 21857348 +EDI: IIC9.COM Oct 03 2018 01:53:00 I C System Inc, Po Box 64378,
 Saint Paul, MN 55164-0378
 21857349 +E-mail/Text: EBN_IndianapolisIMC@receivemorermp.com Oct 02 2018 22:36:11
 Imc Credit Services, 6955 Hillsdale Ct, Indianapolis, IN 46250-2054
 21857350 EDI: IRS.COM Oct 03 2018 01:53:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 21857354 +E-mail/Text: helen.ledford@nrsagency.com Oct 02 2018 22:36:16 Nationwide Recovery Sv,
 Po Box 8005, Cleveland, TN 37320-8005
 21859941 E-mail/Text: usagan.bk@usdoj.gov Oct 02 2018 22:34:11 United States Attorney,
 Northern District of Georgia, 75 Ted Turner Drive SW, Suite 600, Atlanta GA 30303-3309
 21857356 +E-mail/Text: bkr@virtuososourcing.com Oct 02 2018 22:36:17 Virtuoso Sourcing Grou,
 4500 E Cherry Creek Sout, Denver, CO 80246-1500

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

21857344* +Eagle Accounts Group I, 7510 S. Madison Avenue, Indianapolis, IN 46227-5510
 21857351* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
 21857353* +Jana C Jones, 4140 John Alden Court, Stone Mountain, GA 30083-4719

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 04, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2018 at the address(es) listed below:

Howard P. Slomka on behalf of Debtor Robert Michael Jones se@myatllaw.com,
 myecfcalendar@gmail.com;myatllaw@gmail.com;info@myatllaw.com;notices@nextchapterbk.com;SlomkaTR74
 878@notify.bestcase.com
 Nancy J. Whaley ecf@njwtrustee.com

TOTAL: 2